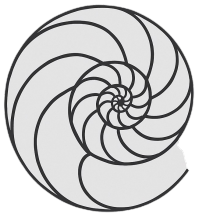

Top 10 U.S. Structural Risks (2025-2035)

Structural Risk Outlook Series

hn.cbp

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These risks should not be read as discrete events or near-term shocks. They describe persistent structural conditions that, once established, reshape how the U.S. economy, institutions, and society operate over time.

A system does not experience these risks once and move on; it gradually drifts into them, adapts around them, and often becomes constrained by them.

The policy challenge is therefore not prediction, but prevention, mitigation, and early correction before these conditions become self-reinforcing.

Tier I. System-Defining Risks

These risks define the long-run operating envelope of U.S. economic and political capacity.

1. The Frontier-Diffusion Productivity Breakdown

Core risk:
The United States risks sustaining world-leading innovation while failing to translate it into broad-based productivity growth.

Why it matters:
Persistent gaps in absorptive capacity across firms, regions, and institutions would lock the economy into a high-frontier / low-median equilibrium, suppressing wage growth and fiscal capacity.

2. Structural Mobility Freeze

Core risk:
Rising housing, healthcare, and care-economy costs increasingly immobilize labor, capital, and opportunity.

Why it matters:
When workers cannot move to opportunity, productivity, innovation diffusion, and social mobility all stall simultaneously.

3. Democratic Cohesion Erosion

Core risk:
Information fragmentation and declining institutional trust weaken the foundations of collective decision-making.

Why it matters:
Without a shared epistemic baseline, policy coherence collapses and crisis response becomes increasingly ineffective.

4. Fiscal-Resilience Compression

Core risk:
The need for sustained public investment collides with higher debt service costs and tighter fiscal space.

Why it matters:
Without productivity acceleration, the U.S. may face chronic underinvestment in infrastructure, human capital, and climate adaptation.

Tier II. Amplifying Structural Risks

These risks do not define the system on their own, but accelerate and harden Tier I conditions once present.

5. Institutional Absorptive Overload

Core risk:
Government institutions face rising policy complexity without commensurate increases in administrative capacity.

Why it matters:
Even well-designed policies fail when implementation bandwidth collapses, leading to public disillusionment and governance paralysis.

6. Algorithmic Governance Lag

Core risk:
The pace of AI deployment outstrips regulatory, legal, and institutional oversight capacity.

Why it matters:
Unmanaged algorithmic systems risk market concentration, safety failures, legitimacy erosion, and regulatory backlash that undermines innovation itself.

7. Regional Economic Fragmentation

Core risk:
Economic performance increasingly diverges across states and metros, producing multiple

Americas within one national economy.

Why it matters:
Fragmentation undermines national cohesion, strains federalstate coordination, and amplifies political polarization.

Tier III. Domain–Specific Structural Risks

These risks are concentrated within specific domains; they become systemically consequential only when accumulated or when they interact with existing Tier I and Tier II constraints.

8. Defense-Industrial Capacity Attrition

Core risk:
The U.S. defense-industrial base struggles to scale production, workforce, and supply chains in a prolonged era of great-power competition.

Why it matters:
Strategic deterrence and geopolitical credibility depend on industrial depth, not just technological superiority.

9. Climate Adaptation Fiscal Shock

Core risk:
Escalating climate impacts impose recurring fiscal and infrastructure burdens at state and local levels.

Why it matters:
Repeated shocks divert resources from growth-enhancing investments and create long-term regional fragility.

10. Social Infrastructure Collapse

Core risk:
Erosion of local civic institutions, community networks, and social infrastructure weakens societal resilience.

Why it matters:
Economic and democratic systems rely on community-level capacity to absorb shocks, maintain trust, and coordinate collective action.

Cross-Risk Observation (Critical Insight)

These risks are not independent. They form a reinforcing structural web:

- Productivity breakdown intensifies fiscal stress.
- Mobility freeze amplifies regional fragmentation.
- Governance overload worsens democratic erosion.
- Algorithmic lag accelerates institutional distrust.

Unchecked, these interactions raise the probability of systemic stagnation rather than cyclical slowdown.

Why These Are Structural (Not Event Risks)

- They evolve slowly but compound relentlessly.
- They persist across administrations and business cycles.
- They cannot be solved by single-policy interventions.
- They define the operating envelope of U.S. power and prosperity through 2035.

One-sentence synthesis

The central U.S. risk for 2025-2035 is not frontier decline, but the systems growing inability to absorb, diffuse, govern, and sustain the very strengths it continues to generate.

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